

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:

Case No.

CHAPTER 13 PLAN

Debtor(s)

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee, and the Debtor(s) will pay to the Trustee the sum of \$ _____ each month. Initial attorneys fees are requested in the amount of \$ _____.
_____ Debtor(s) elect a voluntary wage order

2. From the payments received, the Trustee will make disbursements as follows:

- (a) On allowed claims for expenses of administration required by 11 U.S.C. § 507(a)(2) in deferred payments.
(b) On allowed secured claims, which shall be treated and valued as follows:

Name	Value of Collateral	Estimated Mortgage/ Lease Arrears	Adequate Protection Payments (If specified)	Interest Rate (If specified)
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[The valuations shown above will be binding unless a timely objection to confirmation is filed. Secured claims will be allowed for the value of the collateral or the amount of the claim, whichever is less, and will be paid the adequate protection payments and the interest rates shown above. If an interest rate is not specified, 7% per annum will be paid. The remainder of the amount owing, if any, will be allowed as a general unsecured claim paid under the provisions of ¶ 2(d).]

- (c) On allowed priority unsecured claims in the order prescribed by 11 U.S.C. § 507.

- (d) On allowed general unsecured claims as follows:

_____ at a rate of _____ cents on the dollar. The estimated term of the plan is _____ months. (Percentage Plan)
_____ the sum of _____ payable over _____ months, distributed pro rata, in amounts determined after allowed administrative, secured and priority unsecured claims are paid. The plan payments will continue at the highest monthly payment provided in ¶ 1 as necessary to pay all allowed administrative, secured and priority unsecured claims within sixty months of confirmation. (Pot Plan)

3. The debtor(s) elect to reject the following executory contracts of leases and surrender to the named creditor(s) the personal or real property that serves as collateral for a claim. The debtor(s) waive the protections of the automatic stay and consent to allow the named creditor(s) to obtain possession and dispose of the following identified property or collateral without further order of the court. Any allowed unsecured claim for damages resulting from the rejection will be paid under paragraph 2(d).

4. The Debtor(s) will pay directly the following fully secured creditors and lessors or creditors holding long-term debt:

Name	Monthly Payment	Name	Monthly Payment
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5. The date this case was filed will be the effective date of the plan as well as the date when interest ceases accruing on unsecured claims against the estate.

6. The Debtor(s) elect to have property of the estate:

_____ revert in the debtor(s) at such time as a discharge is granted or the case is dismissed.
_____ revert in the debtor(s) upon plan confirmation. Once property reverts, the Debtor(s) may sell or refinance real or personal property without further order of the court, upon approval of the Chapter 13 Trustee.

Dated: _____

Debtor

Debtor

I, the undersigned, am the attorney for the above-named debtor(s) and hereby certify that the foregoing chapter 13 plan is a verbatim replica of pre-approved chapter 13 plan promulgated pursuant to B.L.R. 1007-1 for use in the San Jose Division.

Dated: _____

Attorney for Debtor(s)

In Re: GALZOTE, ApolinarioB. and Florentina F.
Case No. 10-54204-ASW

Attachment to Chapter 13 Plan

Other Provisions:

The claim of BAC HOME LOANS SERVICING, LP, its successors, predecessors, agents, and assignees (Loan No. 147832508) relating to debtor's real property at 263 Shoshone Court, San Jose, CA 95127 being totally under-secured shall be paid concurrent with unsecured creditors pursuant to Paragraph 2(d) of the Plan. Debtor shall cease making payments to BAC HOME LOANS SERVICING, LP, its successors, predecessors, agents, and assignees (Loan No. 147832508).

BAC HOME LOANS SERVICING, LP, its successors, predecessors, agents, and assignees shall be required to re-convey its second trust deed as to Loan No. 147832508 conditioned on (1) debtor obtaining a judgment in an adversary proceeding or order after motion to avoid the security interest of BAC HOME LOANS SERVICING, LP, its successors, predecessors, agents, and assignees, and valuation of collateral, and (2) debtor completing the herein plan.

Debtor does not intend to modify the lien rights of BAC Home Loans Servicing, LP (Loan No. 147832084), the holder of the first trust deed, other than to cure pre-petition arrears, if any.

The claim of Bank of America, N.A., its successors, predecessors, agents, and assignees (Loan No. 68249021903599) relating to real property at 4513 Niland Street, Union City, CA 94587 being totally under-secured shall be paid concurrent with unsecured creditors pursuant to Paragraph 2(d) of the Plan. Debtor shall cease making payments to Bank of America, N.A., its successors, predecessors, agents, and assignees (Loan No. 68249021903599).

Bank of America, N.A., its successors, predecessors, agents, and assignees shall be required to re-convey its second trust deed as to Loan No. 68249021903599 conditioned on (1) debtor obtaining a judgment in an adversary proceeding or order after motion to avoid the security interest of Bank of America, N.A., its successors, predecessors, agents, and assignees, and valuation of collateral, and (2) debtor completing the herein plan.

Debtor does not intend to modify the lien rights of OPES ADVISORS INC, its successors, predecessors, agents, and assignees, the holder the first trust deed, other than to cure pre-petition arrears, if any.

The Plan shall complete within 60 months of confirmation.